

Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Andre Harris

Debtor

Case No. 19-15608-mdc

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Jun 23, 2023

Form ID: 3180W

Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2023:

Recip ID	Recipient Name and Address
db	+ Andre Harris, 5912 Lansdowne Avenue, Philadelphia, PA 19151-4226

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 24 2023 00:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 24 2023 04:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 24 2023 00:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14455316	Email/Text: megan.harper@phila.gov	Jun 24 2023 00:20:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14438329	Email/Text: megan.harper@phila.gov	Jun 24 2023 00:20:00	Water Revenue Bureau, c/o Pamela Elchert Thurmond, Tax & Revenue Unit, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14385867	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 24 2023 00:20:00	Consumer Portfolio Svc, Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
14419266	+ Email/Text: bankruptcypdt@mcmcg.com	Jun 24 2023 00:20:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14408112	+ EDI: CBS7AVE	Jun 24 2023 04:17:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14385875	^ MEBN	Jun 24 2023 00:13:01	PGW, Credit and Collections Department, 800 W. Montgomery Avenue, 3rd Floor, Philadelphia, PA 19122-2806
14412783	EDI: PRA.COM	Jun 24 2023 04:17:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14522167	EDI: Q3G.COM	Jun 24 2023 04:17:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14408110	+ EDI: CBS7AVE	Jun 24 2023 04:17:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14427887	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 24 2023 00:20:00	U.S. Bank N.A. et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City,

District/off: 0313-2

User: admin

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UT 84165-0250

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2023 at the address(es) listed below:

Name Email Address

BRIAN CRAIG NICHOLAS

on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders, of the J.P. Morgan Mortgage Acquisition Trust Et Al...
bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

BRIAN CRAIG NICHOLAS

on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders, of the J.P. Morgan Mortgage Acquisition Trust 2006-WMC4 Asset Backed Pass-Through Certificates, Series 2006-WMC4 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

DAVID M. OFFEN

on behalf of Debtor Andre Harris dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KERI P EBECK

on behalf of Creditor Consumer Portfolio Services Inc. kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com

MARK A. CRONIN

on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders, of the J.P. Morgan Mortgage Acquisition Trust 2006-WMC4 Asset Backed Pass-Through Certificates, Series 2006-WMC4 bkgroup@kmllawgroup.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders, of the J.P. Morgan Mortgage Acquisition Trust 2006-WMC4 Asset Backed Pass-Through Certificates, Series 2006-WMC4 mfarrington@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Andre Harris	Social Security number or ITIN xxx-xx-4722
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 19-15608-mdc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andre Harris

6/22/23

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.